

Fund Specific Descriptions and Requirements of Financial Aid Offer

This document provides the primary eligibility requirements for federal student aid programs. We ask that you understand and comply with these requirements to ensure that you maintain your eligibility.

Course Program of Study requires that federal aid funds are used to pay for courses that apply to a student's program of study. Courses that apply to a student's program of study are considered eligible courses for financial aid purposes. Courses that do not apply to a student's program of study are not considered eligible for financial aid purposes and therefore do not count in the minimum credit hours requirements for federal aid. Taking courses that are not required to complete your degree may result in receiving less or no federal aid. Please visit [Course Program of Study](#) for additional information.

Satisfactory Academic Progress is a requirement of all federal aid programs. Please refer to the [Satisfactory Academic Progress \(SAP\) Policy](#) for additional information.

Federal Pell Grant

What is it? Federal Pell Grants are need based grants that are only available to 1st degree undergraduates with eligibility as determined by the results of FAFSA. Students are limited to 12 full time equivalent terms of Pell Grant eligibility.

What are the minimum credit hours requirements? Full-time enrollment (12 hours or more) is required for the full Pell Grant award. Students with a course load of 1-11 credit hours may be eligible for a prorated portion of their award depending on the Pell Grant payment schedule. For federal aid, credit hours are only counted in the required minimum hours if the course(s) is required for your program. For example, if you are an undergraduate student enrolled for 12 hours, but only 9 of those hours are required for your program, your Pell Grant disbursement will disburse based on 9 hours. Please visit [Course Program of Study](#) for additional information.

Federal Supplemental Grant (SEOG)

What is it? SEOG is based on exceptional need and availability of funds. Generally, students must be eligible for a Federal Pell Grant, apply early, and meet other eligibility requirements to be considered. Funding is limited.

What are the minimum credit hours requirements? At least half time, 6 for undergraduate students, 5 for graduate students. For federal aid, credit hours are only counted in the required minimum hours if the course(s) is required for your program. For example, if you are an undergraduate enrolled for 6 hours, but only 3 of those hours are required for your program, you will not meet the minimum credit hour requirements for SEOG. Please visit [Course Program of Study](#) for additional information.

Alabama Student Assistance Program (ASAP) Grant

What is it? The ASAP Grant is based on exceptional need and availability of funds. Generally, students must be eligible for a Federal Pell Grant, apply early, be an Alabama resident, and meet other eligibility requirements to be considered. Funding is limited and the amount available to offer is usually not known until September.

What are the minimum credit hours requirements? Full time enrollment is required, 12 hours.

Federal TEACH Grant

What is it? The Federal TEACH Grant is a non-need based program that provides funds to students enrolled in an eligible program who agree to teach as a highly-qualified teacher in a high-need field, at a low-income elementary or secondary school for at least four years within eight years of completing the program for which the TEACH Grant was disbursed. If the grant recipient fails to complete the required teaching service, the TEACH Grant is converted to a Federal Direct Unsubsidized Loan with interest accruing from the date the grant was disbursed.

How do I apply? Students must have a valid FAFSA, must be enrolled in one of the eligible programs, be a US citizen or eligible non-citizen, and maintain minimum 3.25 overall GPA or scored in the 75th percentile on standardized college admissions test.

What are the minimum credit hours requirements? The amount is prorated based on enrollment for less than half time, half time, $\frac{3}{4}$ time, and full time. For federal aid, credit hours are only counted in the required minimum hours if the course(s) is required for your program. For example, if you are enrolled for 6 hours, but only 3 of those hours are required for your program, your Teach disbursement will prorate based on 3 hours. Please visit [Course Program of Study](#) for additional information.

Federal Work Study (FWS)

What is it? FWS offers part-time job opportunities for students both on campus and in community service projects. Funding and jobs are very limited.

What should I do after I accept the FWS offer? If a placement is available that matches your skillset and availability, your job assignment information and instructions will be sent to your AU email address prior to the start of classes. Please refer to the instructions for applying directly with the assigned department and completing the AU Onboarding process. Students may not begin working until after Onboarding with AU HR has been completed.

What are the minimum credit hours requirements? At least half time, 6 for undergraduate students, 5 for graduate students. For federal aid, credit hours are only counted in the required minimum hours if the course(s) is required for your program. For example, if you are an undergraduate enrolled for 6 hours, but only 3 of those hours are required for your program, you will not meet the minimum credit hour requirements for FWS. Please visit [Course Program of Study](#) for additional information.

Federal Direct Subsidized/Unsubsidized Loan

What is it? Repayment of these loans begins six months after you cease to be enrolled at least half-time. For the need-based Subsidized Loan, the federal government pays the interest while you are enrolled at least halftime. However, for the non need-based Unsubsidized Loan, interest does accrue from the date of disbursement. Payment of interest while enrolled is optional. Please visit [StudentAid.gov](#) for current interest rates and fees.

What do I do after I accept my financial aid offer? Students accepting a Federal Direct Loan for the first time at AU are required to complete Entrance Counseling and a Master

Promissory Note (MPN). The links for each requirement can be found on your AU Access/MyFinances/Financial Aid Requirements page after you accept your loan(s). The MPN and Entrance Counseling are required prior to Federal Direct Loan disbursement and should be completed as soon as possible to ensure that your loan disbursement is not delayed.

What are the minimum credit hours requirements? At least half time, 6 for undergraduate students, 5 for graduate students. For federal aid, credit hours are only counted in the required minimum hours if the course(s) is required for your program. For example, if you are an undergraduate enrolled for 6 hours, but only 3 of those hours are required for your program, you will not meet the minimum credit hour requirements for federal loans. Please visit [Course Program of Study](#) for additional information.

Federal Direct Parent Loan (PLUS)

What is it? The Federal Direct Parent (PLUS) Loan allows a parent of a dependent student to borrow funds to meet the cost of attendance not met by other aid. The eligible amount equals the estimated cost of attendance (as determined by AU) minus other aid. The repayment period on these loans begins 60 days after the loan is disbursed, unless the parent borrower elects to defer payments while the student is enrolled at least half time. Please visit StudentAid.gov for current interest rates and fees.

How do I apply? Parents who wish to apply for a Parent PLUS Loan should complete the Parent PLUS Application. Please visit our [Forms and Documents](#) page for the application link and instructions.

What can I do if credit is not approved? If the credit is not approved, there are three options that will be available during the application process. The parent borrower may have the option to apply with an endorser, attempt to appeal the credit decision, or the student may request an additional Unsubsidized Stafford Loan (\$4000 per year for freshmen and sophomores, \$5000 per year for juniors and seniors).

What are the minimum credit hours requirements? At least half time, 6 for undergraduate students. For federal aid, credit hours are only counted in the required minimum hours if the course(s) is required for your program. For example, if you are an undergraduate enrolled for 6 hours, but only 3 of those hours are required for your program, you will not meet the minimum credit hour requirements for federal loans. Please visit [Course Program of Study](#) for additional information.

Federal Direct Graduate PLUS Loan

What is it? Graduate students may be eligible to borrow under the Federal Graduate PLUS program to assist with educational costs. It is advised that you maximize your annual Federal Direct Unsubsidized eligibility before you apply for the Graduate PLUS loan. Please visit StudentAid.gov for current interest rates and fees.

How do I apply? Graduate students who wish to borrow a Graduate PLUS Loan should complete the Graduate PLUS Application. Please visit our [Forms and Documents](#) page for the application link and instructions. The Graduate PLUS MPN and Entrance Counseling (which is different from the Direct Loan MPN and Entrance Counseling) are required prior to disbursement.

What do I do if my credit is not approved? If the credit is not approved, there are two options that will be available during the application process. The borrower may have the option to apply with an endorser or attempt to appeal the credit decision.

What are the minimum credit hours requirements? At least half time, 5 for graduate students. For federal aid, credit hours are only counted in the required minimum hours if the course(s) is required for your program. For example, if you are a graduate enrolled for 5 hours, but only 3 of those hours are required for your program, you will not meet the minimum credit hour requirements for federal loans. Please visit [Course Program of Study](#) for additional information.

For Graduate Students Enrolled ONLY in Thesis/Dissertation Course

Graduate students enrolled for only 1 hour of Thesis/Dissertation may qualify for full time status with enrollment in the 0 credit Thesis/Dissertation Completion course - GRAD7@@@0/GRAD8@@@0. The application for this course should be completed each term as needed and is available on the Graduate School Forms page.

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